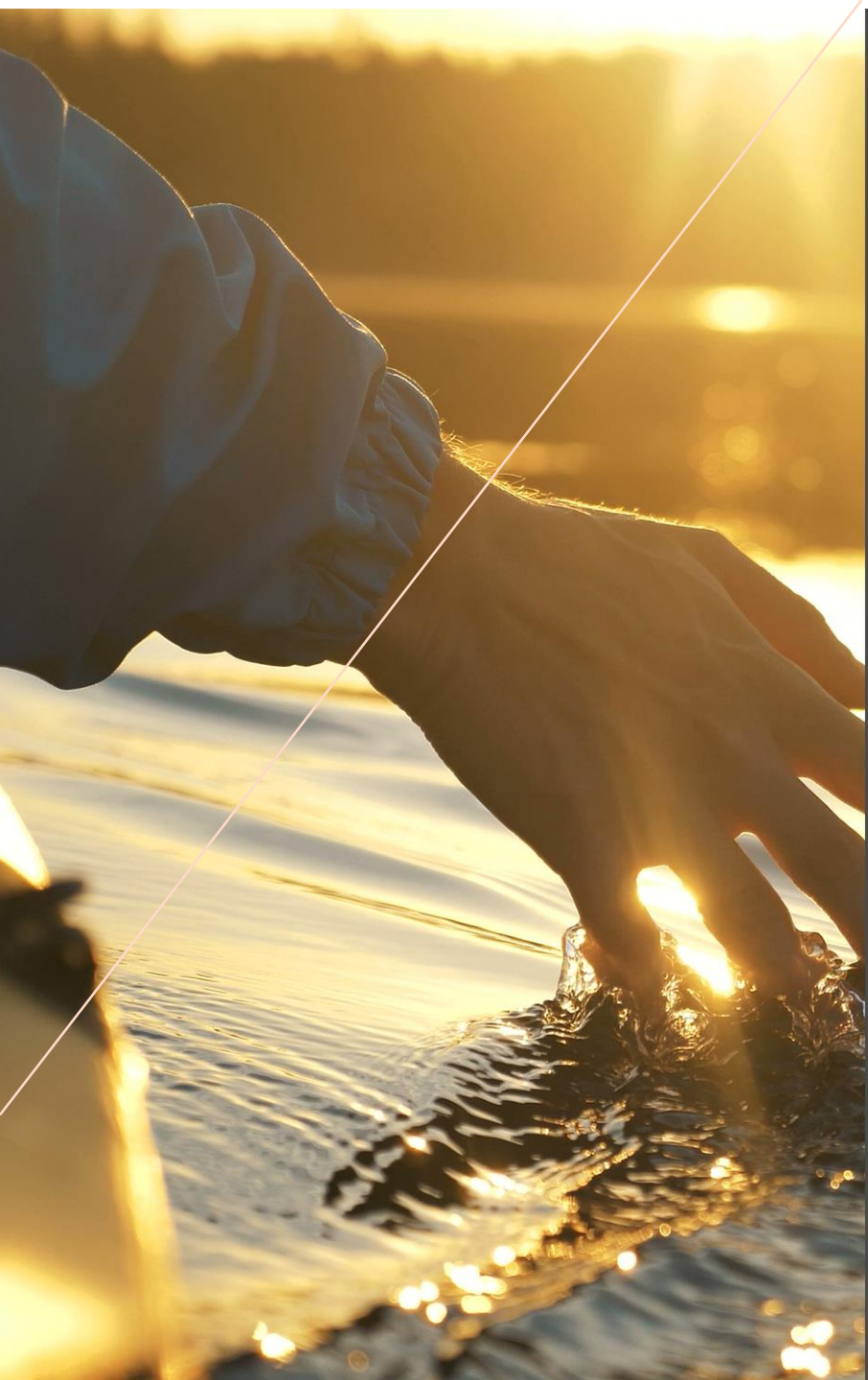




# IMPACT INVESTMENT

May 2025



# Content

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2

Our Financial Profile and  
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Program

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Our Approach to  
Sustainability

5

Our Sustainability Debt  
Framework



# ABOUT US

Investing in  
sustainable impact



# Three institutions, one IDB Group

We are IDB Invest, the private sector institution of the IDB Group, a multilateral development bank committed to promote development and strengthening private sector enterprises in Latin America and the Caribbean.



EST. 1959

- Governments Civil society
- Loans Guarantees Grants
- Policy advice Technical Assistance Knowledge
- BBG: IADB



EST. 1984

- Private Sector
- Loans Guarantees
- Equity & Mezzanine
- Advisory Services
- **BBG: IDBINV**



EST. 1992

- The Innovation Laboratory
- Loans, Seed and Venture Capital Grants
- Knowledge Networks Open Innovation



# Shareholder overview

## Regional Member Countries 53.8%

Argentina	12.8%	Guyana	0.2%
Bahamas	0.2%	Haiti	0.5%
Barbados	0.2%	Honduras	0.5%
Belize	0.1%	Jamaica	0.4%
Bolivia	0.9%	Mexico	7.3%
Brazil	13.0%	Nicaragua	0.5%
Chile	3.0%	Panama	0.6%
Colombia	3.4%	Paraguay	0.5%
Costa Rica	0.5%	Peru	3.3%
Dom. Rep	0.6%	Suriname	0.1%
Ecuador	0.6%	Trin. & Tobago	0.5%
El Salvador	0.5%	Uruguay	1.2%
Guatemala	0.6%	Venezuela	2.5%

## Non-regional Member Countries 45.7%

Austria	0.5%	Italy	2.8%
Belgium	0.2%	Japan	3.7%
Canada	3.4%	Korea	4.9%
China	5.5%	Netherlands	0.6%
Croatia	0.01%	Norway	0.6%
Denmark	0.5%	Portugal	0.2%
Finland	0.6%	Slovenia	0.01%
France	1.7%	Spain	4.1%
Germany	1.0%	Sweden	0.6%
Israel	0.2%	Switzerland	1.2%
		UK	0.3%
		United States	13.7%

Member Countries  
and Voting Power



## What We offer

We support our clients by providing finance solutions, advisory services and knowledge that meet the evolving demands of the regions private sector.



### Finance Solutions

- Loans
- Guarantees
- Equity and mezzanine
- Resource mobilization
- Blended finance



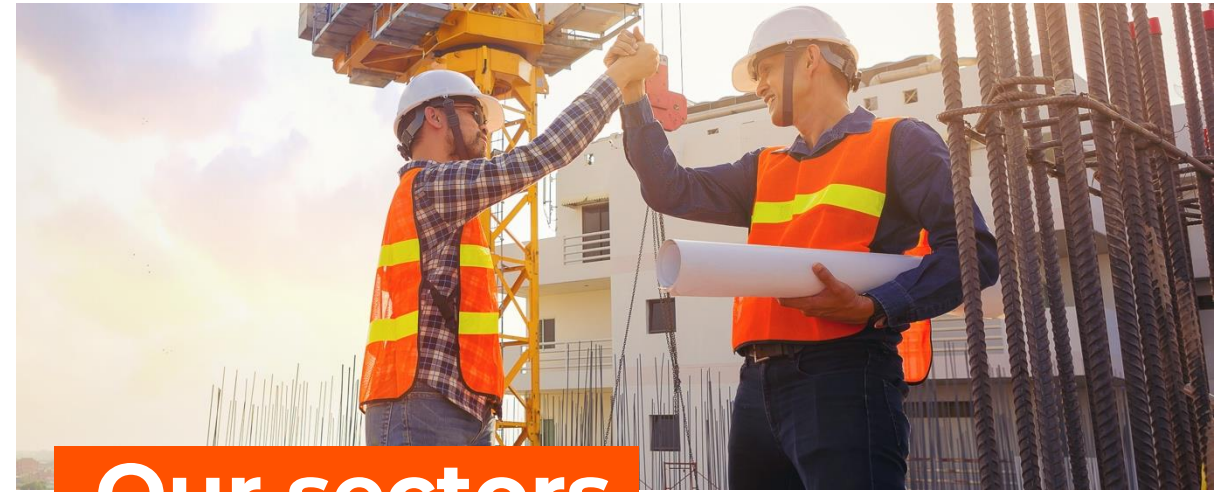
### Advisory Services

- Climate change
- Gender, diversity and inclusion
- Sustainability and MSMEs
- Public-private partnerships
- Digitalization



### Knowledge

- Publications
- Conferences and workshops
- Market trends
- Feasibility studies
- Regional/sectorial expertise



## Our sectors

### Financial Intermediaries



Financial Institutions



Non-Bank  
Financial Institutions



Investment Funds

### Infrastructure



Energy



Transport



Water and sanitation



Social  
infrastructure

### Corporates



Agribusiness



Manufacturing



Tourism



Telecommunications  
media and  
technology

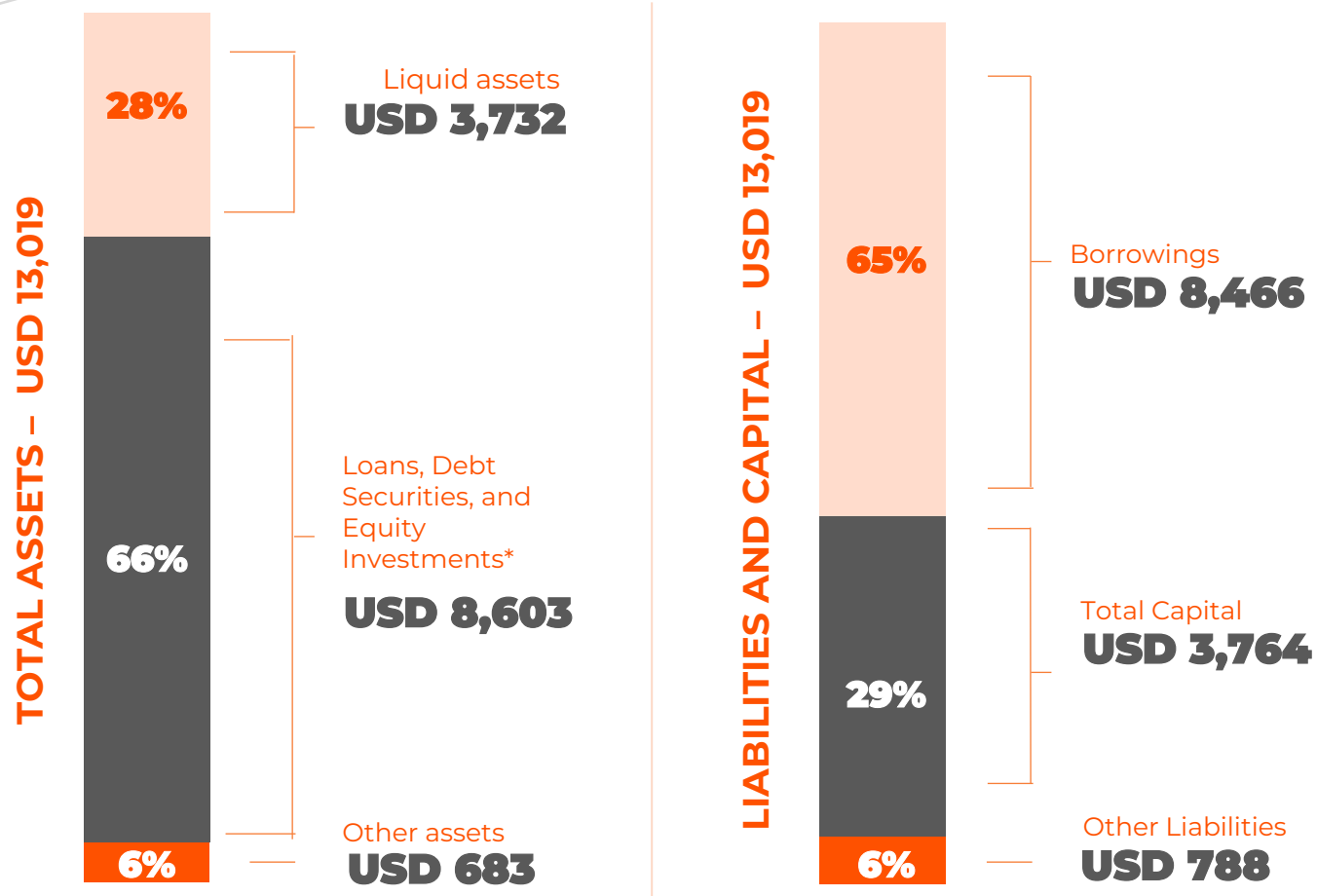


# OUR FINANCIAL PROFILE AND RISK MANAGEMENT FRAMEWORK

# 2



# Strong balance sheet and high credit rating



(\*) Net of USD 217 million allowance for credit losses. Total equity Investments: USD 338 million

## AAA

**FITCH** (Stable)

*"Excellent capitalization, reduced buffers relative to pre-pandemic levels (...) Fitch expects (...) the FRA and equity/assets ratio to remain above the 'excellent' threshold."*

## AA+

**S&P** (Positive)

*"We believe that the approved capital increase suggests **enhancements to how shareholders view** the institution, its value to the global development agenda aimed at expanding the scale **and impact of private capital**"*

## Aa1

**MOODY'S** (Stable)

*"IDB Invest's **conservative risk-management** practices keeps its capital adequacy and **liquidity ratios strong**."*



**2031**  
**\$6.2B**

# Evolution of our paid in capital and mandate over time

IDB Invest operates exclusively with 100% paid-in capital

**2024**

Third Capital Increase to Originate to share & Scaling Impact BID Invest +

**\$3.5B**

**2015**

Second Capital Increase to reorganize as the private sector Institution of the IDB Group

**\$2.0B**

**1999**

First Capital Increase with focus on SMEs

**\$500M**

**1984**

Initial Capital

**\$200M**

# Strong risk management framework

## Lending: Risk Appetite Policy

### Concentration Limits

**15%**

Maximum exposure to single country

**20%**

Maximum exposure by sub sector \*

**5% / 6%**

Per client & per economic group

**20%**

Maximum exposure Equity & quasi equity

## Liquidity Portfolio: Guidelines

**4 years**

Maximum liquidity portfolio duration

**A**

Minimum rating required

## Balance Sheet Management

### Leverage

**3.0x**

Maximum Debt / Capital

### Market Risk

Guiding principle: match the structure of assets and liabilities: tenor, interest rate and currency risk

**Market risk** exposures are managed with Value at Risk and DV01 limits

### Capital Adequacy Policy\*\*

- Defines minimum capital adequacy ratio (CAR)
- Internal models deliver capital requirements i.a. for credit and market risk
- CAR incorporates rating agencies' AA+ capital requirements

### Liquidity Policy\*\*

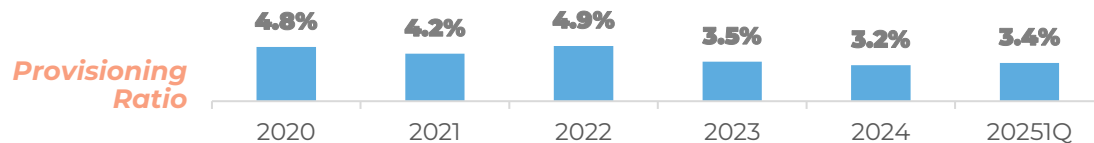
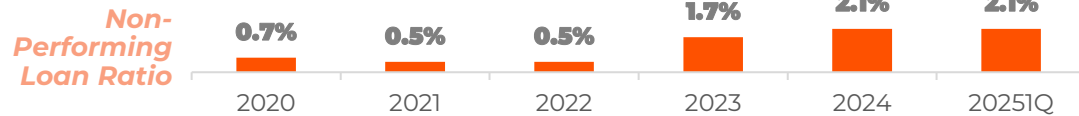
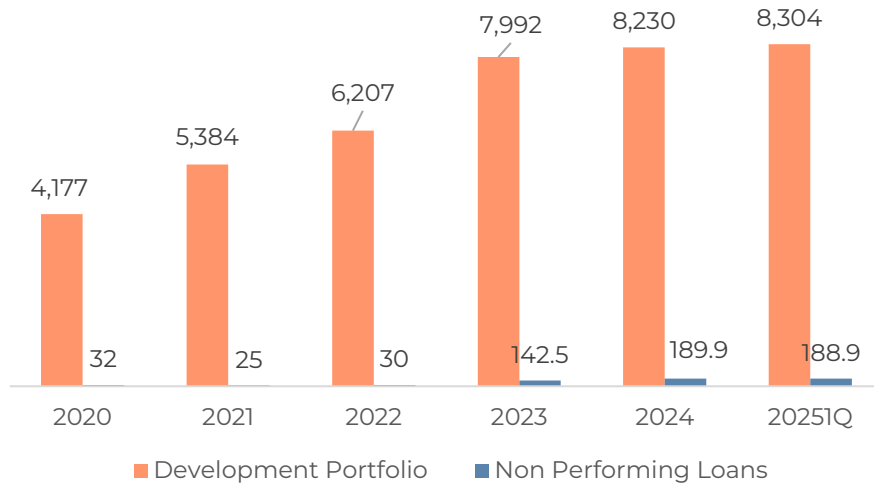
- Core metric: liquidity coverage ratio (LCR)
- LCR time horizon >12 months
- LCR time horizon and liquidity haircuts consistent with rating agency criteria

\*Except for Financial Institutions sector (60%)

Limits are based on a concept of allocated capital except for limits per client und economic group, and Maximum Equity Exposure limit, which are based on total exposure

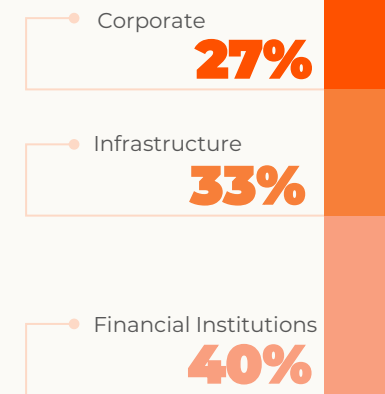


# High quality and diversified development portfolio

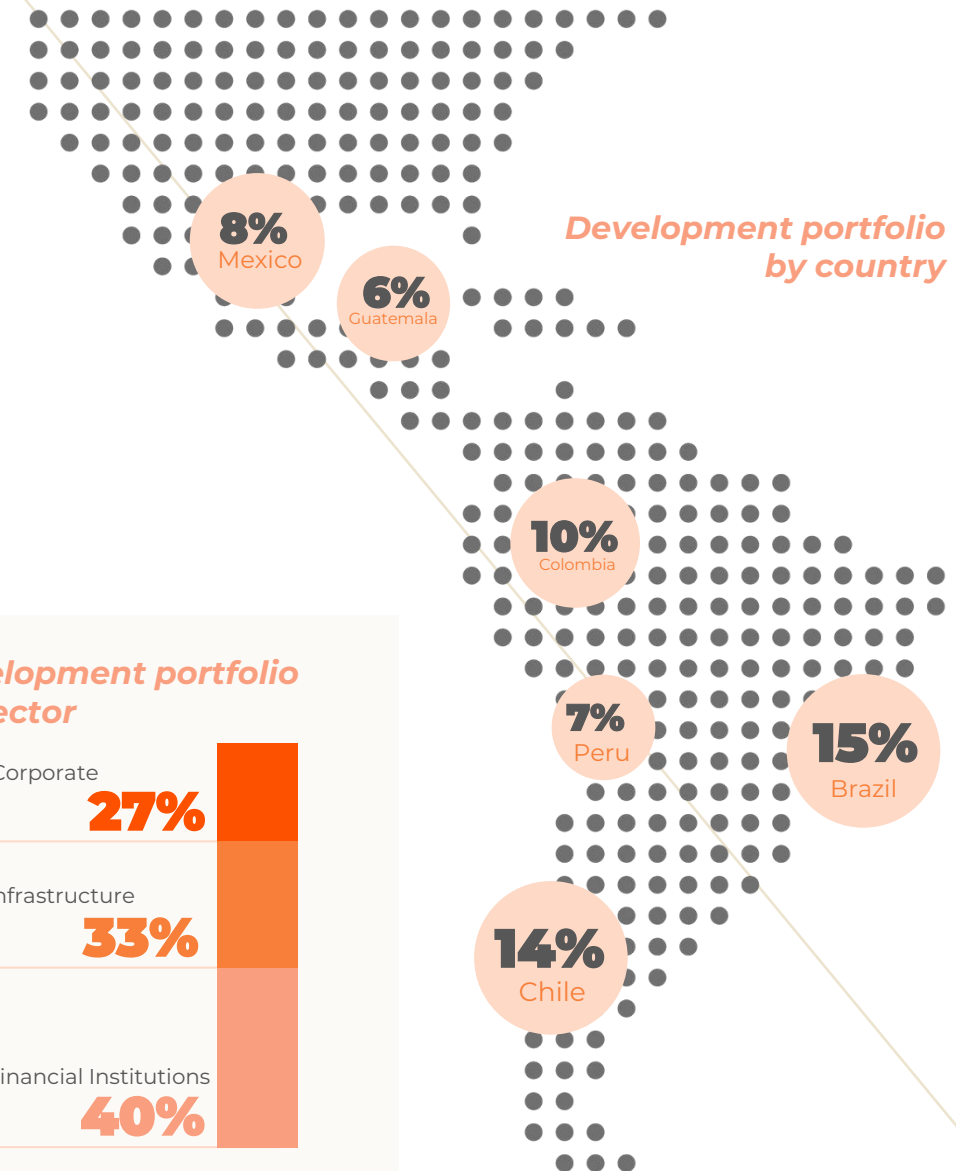


Non-Performing Loan Ratio: Unpaid principal balance of nonperforming loans divided by the unpaid principal balance of development related debt investments plus notional guarantee outstanding.  
Provisioning Ratio: loan loss allowance divided by loans and debt securities at amortized cost

## Development portfolio by Sector



## Development portfolio by country



All other countries show exposures below 5%  
Country and Sector Breakdown are as of Dec 2024

# OUR FUNDING PROGRAM

# 3





# Funding strategy

- **2025 Funding Program: USD 2.5bn**

USD benchmark issues

Public issues in strategic markets

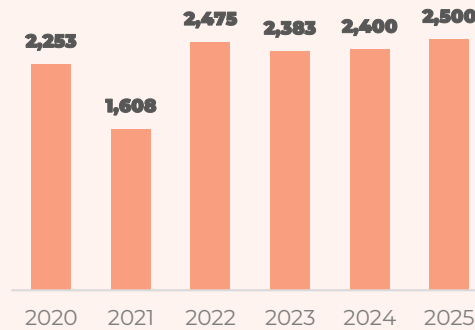
MTNs in selected currencies and tenors

Local currency issues to fund local projects

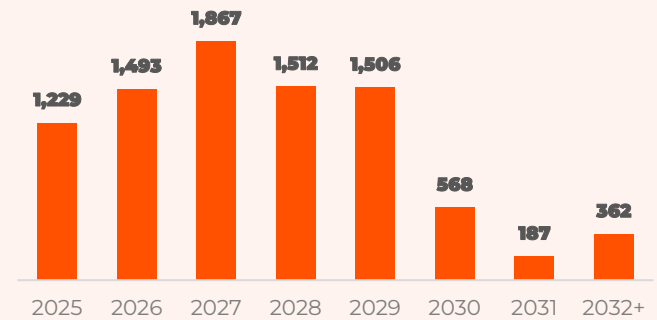
- **Most borrowings are swapped into US dollar variable-rate**

- **Promote secondary market liquidity through underwriters**

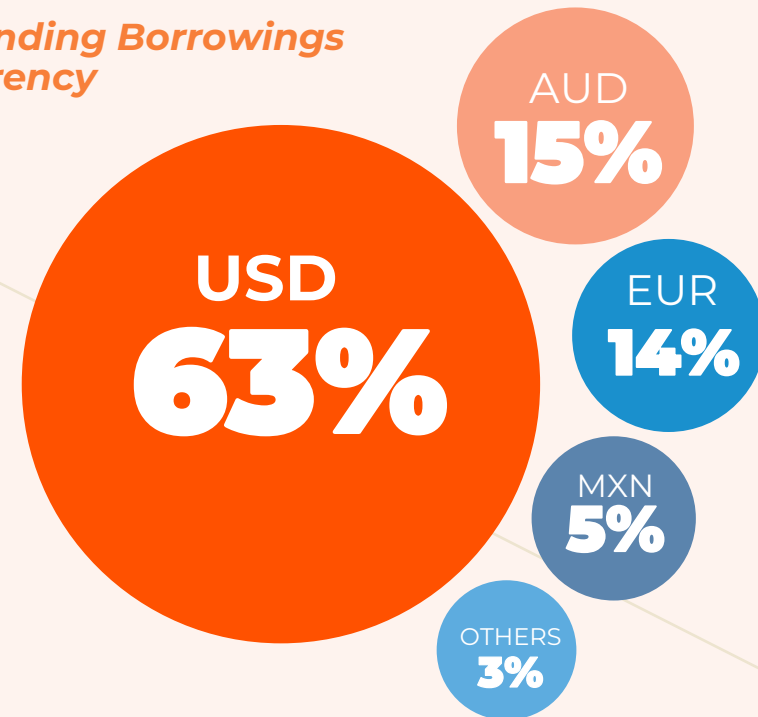
Annual Funding Volume



Maturity Profile



Outstanding Borrowings By Currency



# USD Global Benchmark Market

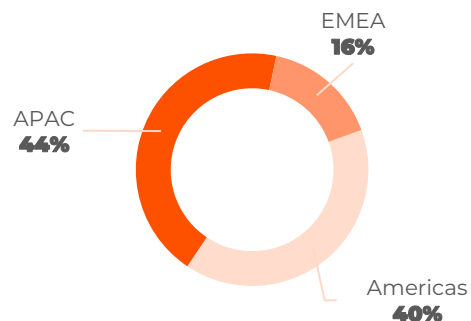
- IDB Invest has been a recurrent USD issuer since 2012
- One USD benchmark issued per year in the last 4 years
- Attractive yield pickup vs US Treasuries
- All global bonds listed at the London Stock Exchange

## Global Program (SEC Exempt)

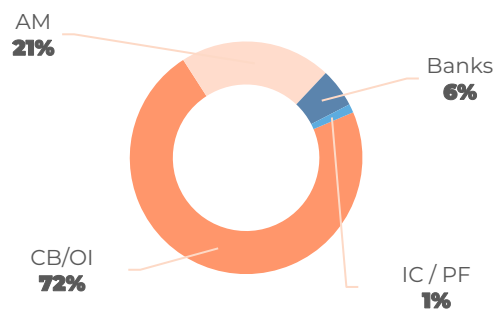
**2024**

USD 1 billion - 5 Years  
4. 25% Feb 2029 - MS+51bp - T+26.3  
US45828Q2D84

### Allocation by geography



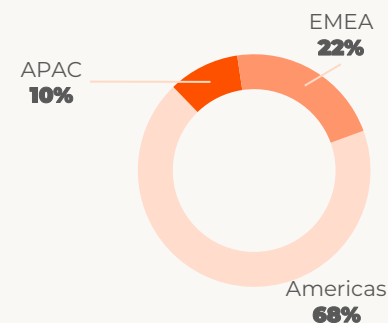
### Allocation by Investor Type



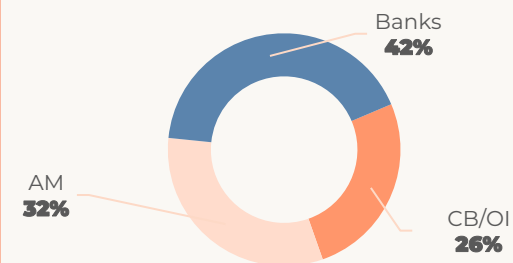
**2025**

USD 1 billion - 5 Years  
4. 25% April 2030- MS+49bp - T+20.7  
US45828Q2F33

### Allocation by geography



### Allocation by Investor Type

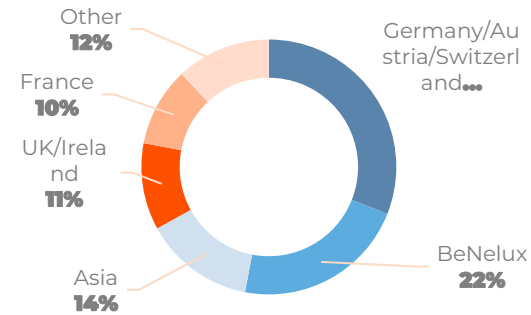


# Euro market

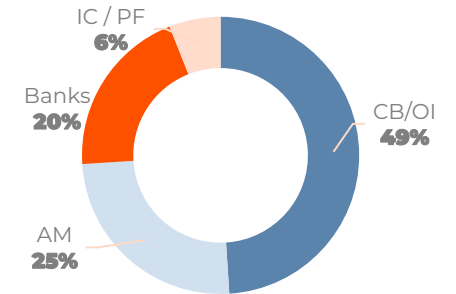
- Strategic Market for IDB Invest
- Inaugural EUR issue launched in 2022
- Attractive yield pickup vs Bunds
- Broad participation across Euro Zone countries
- Provide a unique opportunity for European investors to combine impact and top credit quality with an attractive yield

## Global Program (SEC Exempt)

Allocation by geography



Allocation by Investor Type



### 2022

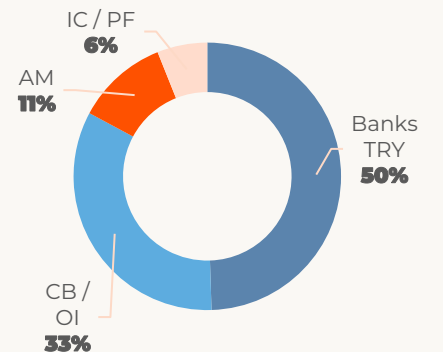
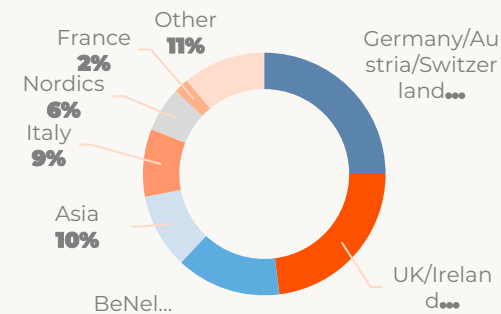
EUR 650 million  
5-Years Fixed Rate  
Social Bond

3.125% Nov 2027  
MS+12bp  
DBR+96.8bp  
XS2547604715

### 2023

EUR 500 million  
7 Years Fixed Rate

3.125% Jun 2030  
MS+21bp  
DBR+97.3bp  
XS2547604715





# Kangaroo Market

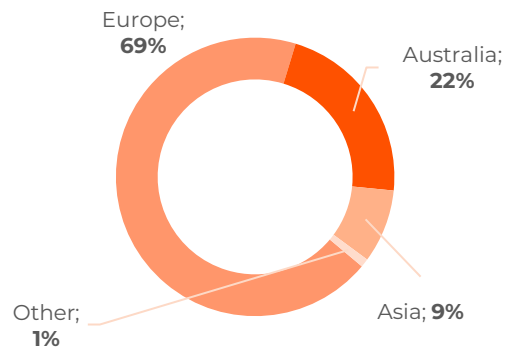
- Strategic market for IDB Invest
- Growing domestic and international investor base
- Attractive yield pickup vs Australian and semi-government bonds

## AUD (Kangaroo) Program

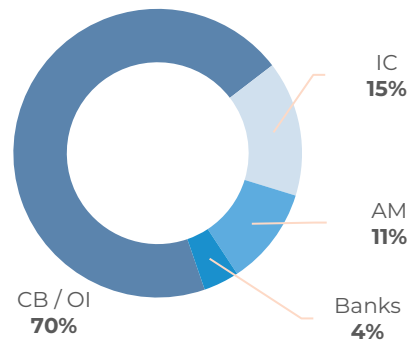
**2022**

AUD 300 million - 5 Years - Fixed Rate - Green Bond  
2.30% Feb 2027 - ACGB+58bp  
AU3CB0286557

### Allocation by geography



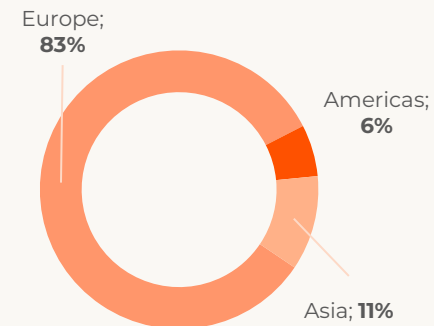
### Allocation by Investor Type



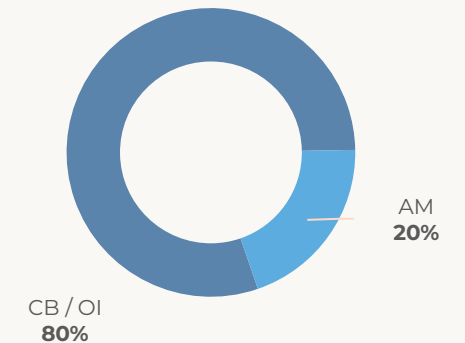
**2024**

AUD 700 million - 5 Years - Fixed Rate - Green Bond  
4.65% May 2029 - ACGB+69bp  
AU3CB0309805

### Allocation by geography



### Allocation by Investor Type





# Mexican market

- IDB Invest is a frequent issuer since 2007
- Issued one benchmark per year since 2018
- Currently 3 bonds outstanding listed in BIVA Stock Exchange
- Strategic market to finance local currency projects

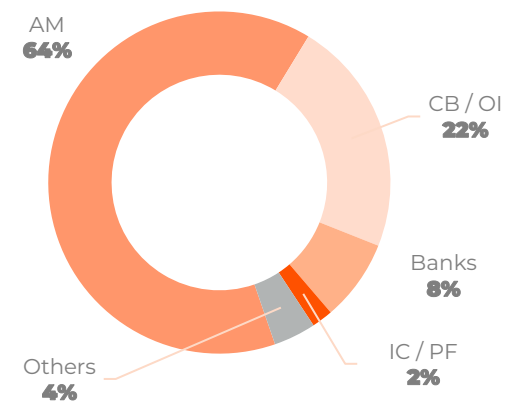
## Mexican Domestic Program

### Allocation by Investor Type

**2023**

MXN 3.5 Billion  
3-Year Floating Rate  
Social

TIIE28 + 10 Oct 2026  
MXJIBI0K0051

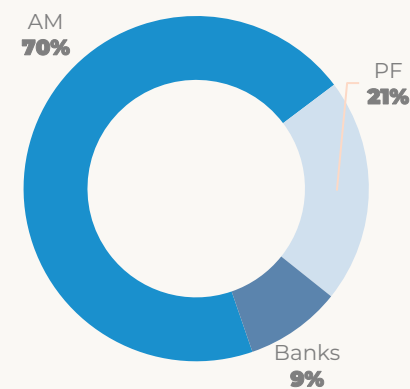


### Allocation by Investor Type

**2024**

MXN 2.5 Billion  
3-Year Floating Rate  
Sustainability

TIIE28 + 10 Mar 2027  
MXJIBI0K0069





# Sustainable bond program

- All sustainable bonds are issued under the Sustainable Debt Framework (ICMA aligned)
- US\$ 5.6 bn bond were issued in sustainable format representing 63% of total outstanding debt

**\$965**

## Green Bonds

2024	<b>US\$ 462.7M</b>
2023	<b>US\$ 43.1M</b>
2022	<b>US\$ 272.9M</b>
2021	<b>US\$ 186.6M</b>

**\$1,458**

## Social Bonds

2024	<b>US\$</b>
2023	<b>US\$ 191.7M</b>
2022	<b>US\$ 843.1M</b>
2021	<b>US\$ 423.4M</b>

**\$3,190**

## Sustainability Bonds

2024	<b>US\$ 166.4M</b>
2023	<b>US\$ 1,020M</b>
2022	<b>US\$ 1,000M</b>
2021	<b>US\$ 1,000M</b>



# OUR INSTITUTIONAL APPROACH TO IMPACT AND SUSTAINABILITY

# 4

We believe that impact investing  
is the future of our region.



# 100% committed to sustainability at the corporate level

## KEY SUSTAINABILITY TARGETS\*

- 100% of new projects aligned with Paris Climate Agreement from 2023 on
- 60% of new commitments aligned with Green Agenda including green finance, climate finance and climate integration,
- 70% of # projects aligned with Social Agenda including 60% of # projects support Gender, Diversity and Inclusion and 30% of new commitments supporting MSMEs access to finance.

## REPORTING AND IMPACT MANAGEMENT

- First development bank in Latin America and the Caribbean to report TCFD Disclosure in its [Annual Report](#), including Scope 1, 2 and 3 GHG emissions
- [Sustainability Report and GRI-Annex](#) following the standards of the Global Reporting Initiative.
- Founding signatory of the [Operating principles for Impact Management](#)

## CORPORATE SUSTAINABILITY PROGRAM

- IDB Group **100% carbon** neutral since 2007
- Internationally Certified while also generating renewable energy HQ Buildings qualified for 2020 Energy Star label; several country offices building are LEED Certified, and some generates its own carbon free electricity.
- Waste Management: HQ waste diversion at **85% in 2021**
- Commitment to Gender Equality: First regional development bank and second Multilateral Development Bank worldwide to receive EDGE Certification in 2016 and EDGE Move and EDGE plus in 2023. **38% of staff** in mid and senior level positions are women.

## EXTERNAL ASSESMENTS AND ESG INDICES



**S&P Green Bond Index**



\* Select organizational targets according to the IDB Group Corporate Results Framework (CRF). For more information on the CRF visit [LINK](#)



# 100% committed to sustainability at the business level

## Our strategic priorities



*Reduce  
poverty &  
inequality*



*Address  
climate  
change*



*Bolster sustainable  
regional growth*

Objectives

Focus areas



Biodiversity,  
Natural Capital  
and Climate  
Action



Gender  
Equality and  
Inclusion of  
Diverse  
Population



Regional  
Integration



Social  
Protection and  
Human Capital  
Development



Sustainable,  
Resilient and  
Inclusive  
Infrastructure





# Our Impact management framework

## Objectives

- 1 Select operations in line with our **mandate** as a development bank
- 2 Ensure operations are structured to be **strategically relevant, effective, and measurable**
- 3 **Manage our portfolio** to maximize impact and sustainability
- 4 Foster continuous **learning** from our operations
- 5 Ensure **accountability** to stakeholders



# Our sustainability policy and practices



## Environmental and Social Sustainability Policy

- a. The IFC Performance Standards
- b. The World Bank Group's Environmental, Health and Safety (EHS) Guidelines
- c. [IDB Invest Exclusion List](#)



## Corporate Governance Development Framework



## Access to Information Policy



## Independent Consultation and Investigation Mechanism



# Our project cycle



## ESG AND DEVELOPMENT IMPACT DUE DILIGENCE EMBEDDED IN EVERY STEP OF THE PROJECT CYCLE

- |  |  |   |  |   |
|--|--|---|--|---|
| <ul style="list-style-type: none"> <li>• <b>Strategic selection</b> using the Selectivity Tool</li> <li>• Screening against <b>exclusion list</b></li> </ul> | <ul style="list-style-type: none"> <li>• Request to the client <b>to commit to comply</b> with IDB Invest Environmental and Social policy and practices</li> </ul> | <ul style="list-style-type: none"> <li>• Obtain information about the Client's assets and management of E&amp;S risks and impact;</li> <li>• Assign a project <b>categorization based</b> on E&amp;S risk;</li> <li>• Conduct a <b>site visit to the project's area</b> of influence;</li> <li>• Assess the project against IDB Invest Sustainability Policy requirements;</li> <li>• Prepare an <b>Environmental and Social Review Summary (ESRS) and E&amp;S Action Plan (ESAP)</b>;</li> <li>• Define <b>impact indicators</b> with DELTA tool;</li> <li>• <b>Public Disclosure:</b> the Investment Summary, ESRS and ESAP are disclosed on our website prior to IDB Invest Board approval.</li> </ul> | <ul style="list-style-type: none"> <li>• The legal agreement <b>includes standard E&amp;S conditions</b>, specific ESAP requirements and impact indicators tied to milestones.</li> <li>• Prior to each disbursement, IDB Invest <b>verifies</b> E&amp;S conditions and ESAP requirements for compliance.</li> </ul> | <ul style="list-style-type: none"> <li>• The IDB Invest portfolio management and E&amp;S Teams <b>supervise the Client's compliance</b> with E&amp;S requirements, ESAP conditions and track impact indicators on a regular basis.</li> </ul> |
|--|--|---|--|---|



# OUR SUSTAINABLE DEBT FRAMEWORK

# 5



# Use of Proceeds Framework

## Themes



### Green Bonds

Finance projects with environmental impact



### Social Bonds

Finance projects with social impact



### Sustainability Bonds

Finance projects with environmental and social impact

## Categories ICMA aligned

1. Renewable energy
2. Energy efficiency
3. Clean transportation
4. Environmentally sustainable management of living natural resources and land use
5. Climate change adaptation and climate resilience
6. Sustainable water and wastewater management



1. Affordable basic infrastructure
2. Access to essential services
3. Food security and sustainable food systems
4. Employment generation and programs to alleviate unemployment from socio-economic crises
5. Socio-economic advancement and improvement



## Management of proceeds

Commitment to allocate funds **within 24 months**

Look-back period: **24 months**



# External Reviewers

## 1. Second party opinion on the Framework



[LINK](#)

“... In our assessment, the bonds issued via this framework will provide an ‘**advanced**’ contribution to sustainability ...”

## 2. External Review on the Annual allocation and impact report

MORNINGSTAR | SUSTAINALYTICS

Based on the **limited assurance procedures** conducted, nothing has come to Sustainalytics' attention that causes them to believe that, **in all material respects, the reviewed bond projects, funded through proceeds of IDB's sustainability bonds, are not in conformance with the Use of Proceeds criteria outlined in the Framework. ...**

**“... No errors or Exceptions were identified ...”**

[LINK](#)



# Reporting Outstanding Sustainable Debt

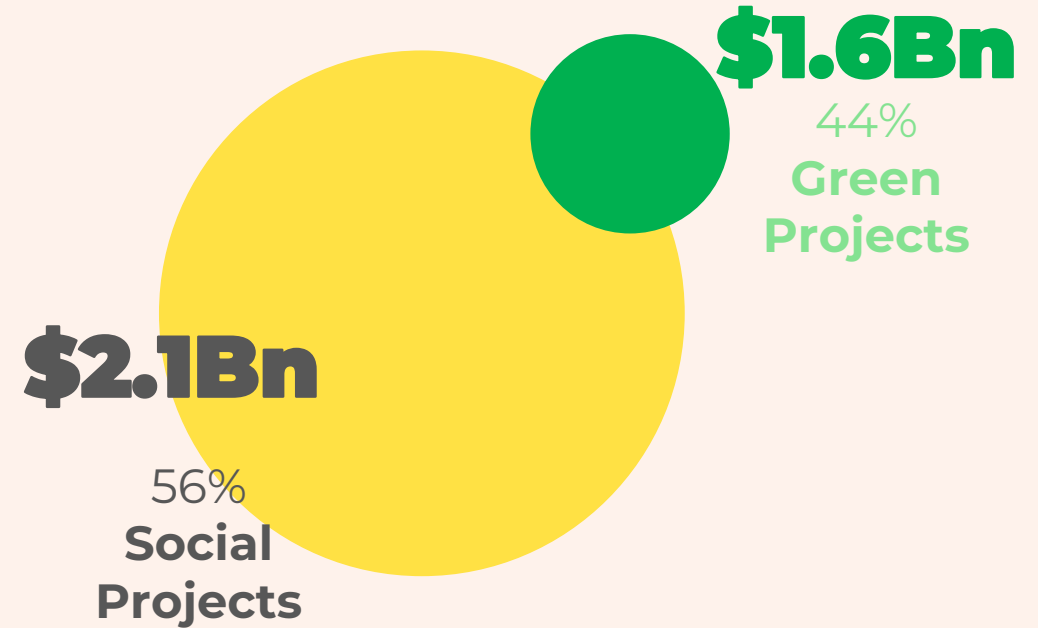
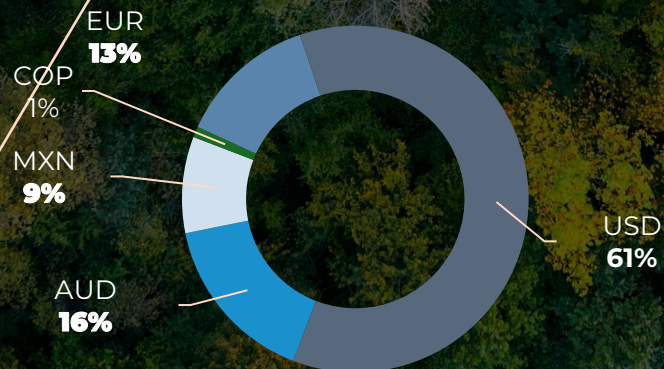
Cumulative as of year end 2023

**US\$ 4.9Bn**

By type



By currency



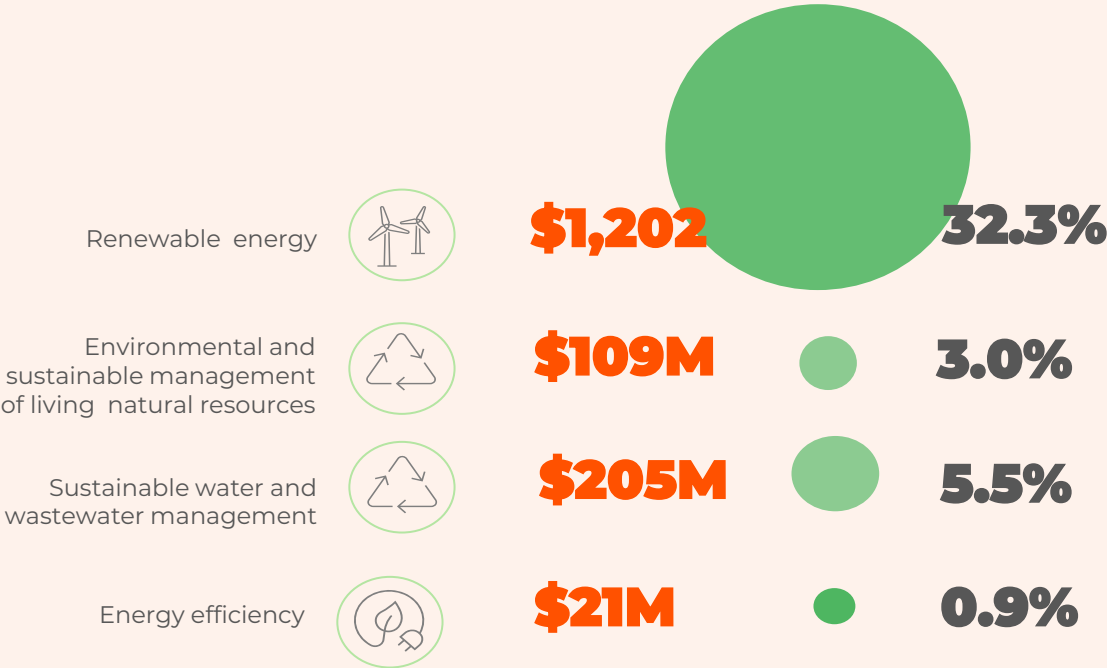
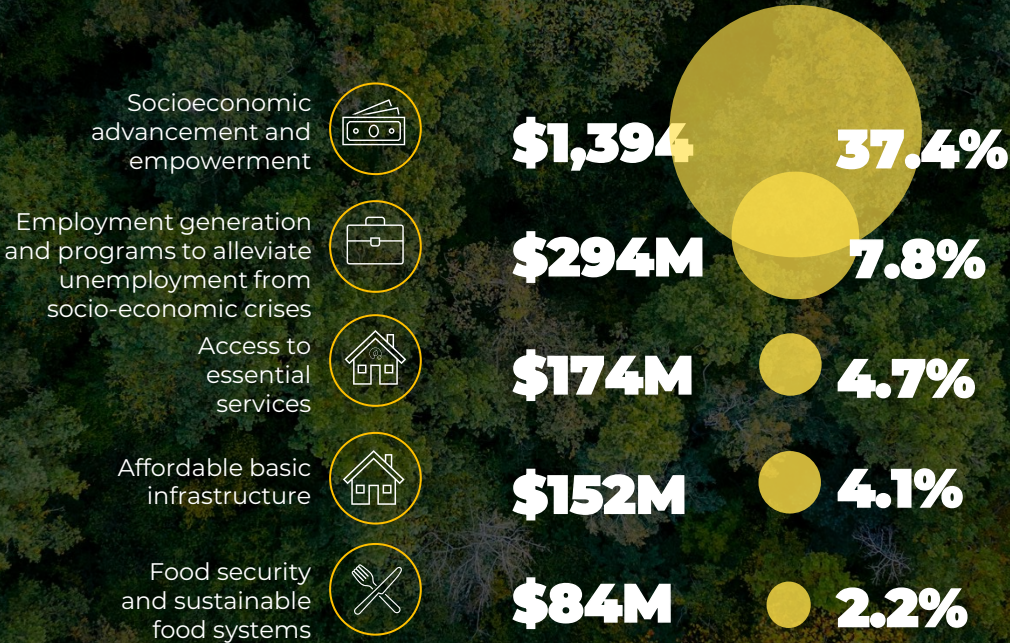
**75%**  
**Allocated**  
[Link to Report](#)



# Reporting Allocation by Categories

Cumulative as of year end 2023

IMPACT INVESTMENT









# Reporting Impact









Cumulative as of year end 2023

IMPACT INVESTMENT

## Green Indicators

	Actual	Expected	%
 Installed power generation from renewable energy sources	2,400 MW	3,500 MW	68%
 Reduction of emissions	12 M Tons	71 M Tons	16%
 Energy generated - renewable	17 M W/h	169 MW/h	10%
 Treated wastewater (m3)	471 M M3	6.5 B M3	7%

## Social Indicators

 Jobs supported by firms	145K	 Farmers with improved access to agricultural services and investments	6K
 MSMEs financed	1.2M	 Households with improved Access to water or sanitation	590K
 Beneficiaries of employment support initiatives	18K	 International trade promoted	\$12B
 Women beneficiaries of economic empowerment initiatives	153K	 Beneficiaries receiving health services	1.2M

The indicators presented herein have not been prorated for the portion of IDB Invest's contribution to the total project

	# Projects	
Excluded Population	3	
Low-Income Population	16	
MSMEs	44	
Poor population	0	
Vulnerable	4	
Women-led SMEs	6	

\* Projects may have more than one target population



# Reporting SDG alignment

Cumulative as of year end 2023

	Number of Projects		Number of Projects		Number of Projects
	18		8		15
	7		38		36
	8		91		47
	4		82		3
	24		24		62

Projects are usually mapped to more than one SDG

Join us in  
building tomorrow, today.

**Website:** [www.idbinvest.org](http://www.idbinvest.org)

**Bloomberg:** IDBINV Corp <GO>

**LinkedIn:** [www.idbinvest.org/linkedin](http://www.idbinvest.org/linkedin)

**Twitter:** [www.idbinvest.org/twitter](http://www.idbinvest.org/twitter)

**Facebook:** [www.idbinvest.org/facebook](http://www.idbinvest.org/facebook)

**Blog:** [www.idbinvest.org/blog](http://www.idbinvest.org/blog)

## Funding Team



**Eusebio Garre**

Director - Head of Funding

[eusebiog@idbinvest.org](mailto:eusebiog@idbinvest.org)

Tel.: 202 623 1626



**Monica Landaeta**

Lead Funding Officer

[monicala@idbinvest.org](mailto:monicala@idbinvest.org)

Tel.: 202 623 3160

## Management



**Orlando Ferreira**

Chief, Finance and  
Administration – CFO



**Janne Sevanto**

Managing Director  
Treasurer



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# NEW JUAZEIRO

## Expanding solar energy power in Brazil through Solar power project

**Category :** Green

**Subcategory:** Renewable energy

Brazil



Approved amount:

**\$47M**

Allocated amount:

**\$47M**

Mobilization amount:

**\$15M**

Project consists of the design, construction, and operation of four photovoltaic plants in Bahia in northeastern Brazil. The project is the second solar project in Brazil to incorporate bifacial panels. This operation supports small independent generator, while expanding Brazil's clean energy matrix and contributing to avoiding GHG emissions

### The following results have been achieved:

409,000 MWh of renewable  
energy generated

121,273 tons of CO<sub>2</sub>

10% of workforce were women





# BANCO BOLIVARIANO

## SME Financing partnership

**Category :** Social and Green

**Subcategory:** Socioeconomic Advancement and empowerment  
Energy efficiency

Ecuador



Approved amount:

**\$10M**

Allocated amount:

**\$10M**

Mobilization amount:

**\$20M**

Project consists in financing small and medium-sized enterprises (SMEs) in Ecuador and expand the bank's green lending portfolio

### The following results have been achieved:

1.063 loans disbursed to SMEs

40 green loans disbursed

261 SMEs clients benefited

80,000 KW/year of energy savings  
51 tons of CO2 eq avoided through green projects financed

